

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
2015 AUG 21 PM 2:05
CLERK, U.S. BANKRUPTCY COURT
BY _____ DEPUTY

IN RE

Case No: 15-40892

Lawrence Edward Creed

Debtor

Chapter 7

Chris Gerstner

DBA Resolution Services,

Plaintiff

Lawrence Edward Creed,

Defendant

Adversary No. 15-04061

1

JURISDICTION AND VENUE

1 I AGREE THIS COURT HAS JURISDICTION IN THIS MATTER

2 I AGREE TIME IS WITHIN ALLOWED AMOUNT BY COURT

3 I AGREE THIS IS THE PROPER VENUE

II

PARTIES

4 I AGREE

5 I AGREE

III

FACTUAL BACKGROUND

6 I AGREE

7 I AGREE

8 I AGREE

9 I DISAGREE. I WAS WITHOUT ANY NON-EXEMPT PROPERTY

10 THE 2004 FORD F 150 WAS AND IS NOT MY VEHICLE. MY DAD, RICHARD CREED, ASKED ME TO FIND HIM A TRUCK. THE REASON THE TRUCK WAS IN MY NAME WAS AFTER INSPECTING VEHICLE I FELT THE TRUCK WAS A GOOD DEAL. THE DEALSHIP HAD MANY PEOPLE WANTING THE TRUCK SO I USED RICHARD CREED'S MONEY TO PURCHASE THE TRUCK. IT WAS IN WEATHERFORD, TX. OVER AN HOUR AND HALF FROM HOME.

11 I FILED BANKRUPTCY ON 5-14-2015 TO STOP THE SELL OF A TRUCK THAT I DID NOT OWN. I ALSO NEED TO FILE TO HELP ME GET MY FINANCES IN ORDER.

12 THE CREDITOR RECEIVED A SETTLEMENT FROM ME THRU THE BANKRUPCTY. HE AGREE TO TAKE A PARTIAL PAYMENT.

IV

CLAIMS

13 I HAVE NOT TRIED TO DEFRAUD ANY CREDITOR BY SELLING OR CONCEALING PROPERTY WITHIN THE TIME THE PLAINTIFF CLAIMS

COUNT ONE

14 I DID NOT CONCEAL ANY PROPERTY

15 I HAD SOME GUNS IN FEBUARY BUT ONLY SOME OF THEM WERE MINE

16 I DID NOT CONCEAL ANYTHING FROM THE CONSTABLE.

17 I NEED THE DISCHARGE OF THE DEBTS

COUNT TWO

18 I HAVE GIVEN THE PLANTIFF ALL BANK RECORD

19 I AGREE

20 I HAVE NO WAY TO PROCESS CREDIT CARD AND HAVE NOT FILE TAX RETURNS. I DO NOT HAVE A LEDGER. CASH WAS DEPOSITED AND REMOVED TO PAY BILLS

22 I NEED TO DISCHARGE THE DEBT

COUNT THREE

23 I DID NOT GIVE A GIFT TO MY DAD. I TRADED MY 1962 CHEVY TRUCK FOR A 1995 DODGE VIPER NO MONEY WAS GIFTED

24 I DID NOT GIVE A GIFT TO MY DAD. I TRADE MY 1962 CHEVY TRUCK FOR A 1995 DODGE VIPER NO MONEY WAY GIFTED

25 I ANSWER THE SOFA BUT IT NEEDED TO BE UPDATED AND HAS SINCE BEEN UPDATED

26 I ANSWER THE SOFA BUT IT NEEDED TO BE UPDATED AND HAS SINCE BEEN UPDATED. I DID NOT OMIT THE INFORMATION TO DEFRAUD CREDITORS OR TO KEEP IT FROM THE TRUSTEE

27 I DID NOT OMIT THE SOFA INFORMATION TO LIMIT THE AMOUNT OF MY ESTATE

28 I NEED THIS BANKRUPCTY TO PROCEED

COUNT FOUR

29 I DID NOT KNOW I COULD PUT LOSSES FROM GAMBLING ON THE FILLING

30 WHEN ASKED ABOUT GAMBLING I TOLD THE PLANIFF ABOUT MY LOSSES

31 I NEED THIS BANKRUPCTY TO PROCEED

COUNT FIVE

32 I DO NOT OWN A HOUSE. I AM NOT ON THE MORTGAGE

33 I DO NOT OWN A HOUSE AND HAVE NO RIGHT TO THE HOUSE

34 THE HOUSE WOULD BE EXEMPT EVEN IF I WAS AN OWNER, BUT SINCE I DO NOT OWN IT I DID NOT PUT IT ON MY BANKRUPTCY, PER MY LAWYER ADVICE.

35 I NEED THIS BANKRUPCTY TO PROCEED

COUNT SIX

36 I DID NOT OMIT ANY INFORMATION WITH THE INTENT TO DEFRAUD ANY CREDITORS

- A. NOT SURE WHAT TO ANSWER HERE
- B.
- C. THE SCHEDULE B HAS SINCE BEEN UPDATED
- D. PER THE SCHEDULE B WE HAVE AGREED TO SURRENDER THE ASSET FROM CONNS
- E. THE SCHEDULE C AND D HAVE BEEN UPDATED
- F. MELODY CREED AND RICHARD CREED ARE NOT CODEBTORS. MELODY AND I HAVE BEEN DIVORCED SINCE 2002 AND MY FATHER RICHARD CREED HAS NEVER BEEN A CODEBTER TO ANY OF MY DEBTS
- G. AMERICAN EXPRESS CREDITOR WAS ON THE SCHEDULE F
- H. PAYMENT FROM RUBY CREED OF 600 WERE PAID TO MELODY CREED NOT ME
- I. INCOME FROM FIREARMS SALE WERE VERY LOW AND WAS JUST A HOBBY AND WE HAVE SINCE ADDED THIS TO THE SCHELUDE
- J. I HAVE TRIED TO PAY AS MUCH AS POSSIBLE TO CREDITORS
- K. MELODY IS NOT A PART OF MY BANKRUPTCY
- L. THIS APP WAS SENT TO ME NOT BY ME

37 I DID NOT INTENT AND TRY TO DEFRAUD AND CREDITOR

38 I NEED THIS BANKRUPCTY TO PROCEED

COUNT SEVEN

39 I DID NOT TRY TO DEFRAUD ANY CREDITOR

40 I DID NOT TRY TO DEFRAUD ANY CREDITOR

41 I AM A CONTRACTOR

42 I WAS NOT PAID IN FULL FOR WORK COMPLETED BY THE HOMEOWNER. I RECEIVED PARTIAL PAYMENT. AFTER THE WORK WAS COMPLETED, THE CREW THAT DID THE WORK CAME BACK AFTER FINISHING AND BEFORE BEING PAID AND DAMAGED THE ROOF

43 NO TRUST FUND HAS BEEN MISUSED

44 NO FRAUD WAS COMMITTED

45 NO FRAUD WAS COMMITTED

46 NO FRAUD WAS COMMITTED

47 NO FRAUD WAS COMMITTED

48 I NEED THIS BANKRUPTCY TO PROCEED

COUNT EIGHT

49 NO FRAUD WAS COMMITTED

50 THIS DEBT NEED TO BE DISCHARGED

51 THIS DEBT NEED TO BE DISCHARGED

V

SHOW OF CAUSE UNDER 11 U.S.C.

52 THIS DEBT NEED TO BE DISCHARGED

53 I DID NOT TRY TO HIDE ANY PROPERTY FROM THE CONSTABLE

54 I DO NOT HAVE ANY MONEY TO PAY THE JUDGEMENT

55 I DO NOT HAVE ANY MONEY TO PAY THE JUDGEMENT

56 I DO NOT HAVE ANY MONEY TO PAY THE JUDGEMENT

57 I DO NOT HAVE ANY MONEY TO PAY THE JUDGEMENT

VI

RESERVATION OF RIGHTS

58 PLEASE DISCHARGE MY BANKRUPTCY

VII

PRAYER

59 DEFENDANT PRAYES THAT ALL DEBT BE DISCHARGED

Respectfully submitted

A handwritten signature in black ink, appearing to read 'Lawrence Creed', is written over a horizontal line.

Lawrence Creed

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